

GP 2165
#9

I hereby certify that this transmittal of the below described document is being deposited with the United States Postal Service in an envelope bearing First Class Postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C., 20231, on the below date of deposit.				
Date of Deposit:	4/12/02	Name of Person Making the Deposit:	Toni Fabris	Signature of the Person Making the Deposit:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Banaugh et al.

Docket No.: WELL0011

Serial No. : 09/703,357

Art Unit: 2165

Filed: October 31, 2000

Examiner: Unassigned

**Title: METHOD AND APPARATUS FOR INTEGRATED PAYMENTS PROCESSING
AND DECISIONING FOR INTERNET TRANSACTIONS**

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

RECEIVED

APR 22 2002

Technology Center 2100

Sir:

This Information Disclosure Statement is submitted:

- ☐ under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ☒ under 37 CFR 1.97(c) together with either a:
 - ☒ Certification under 37 CFR 1.97(e), or
 - ☐ a \$220.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- ☐ under 37 CFR 1.97(d) together with a:

- () Certification under 37 CFR 1.97(e), and
- () a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
- () a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)

(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. WELL0011). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

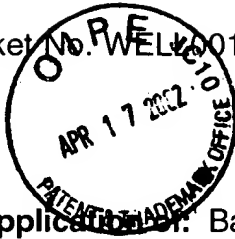
It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



Michael Glenn
Attorney For Applicant
Reg. No. 30,176

Customer No. 22862



PATENT

In re Application of: Banaugh, et al.

Docket No. : WELL0011

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**Title: METHOD AND APPARATUS FOR INTEGRATED PAYMENTS
PROCESSING AND DECISIONING FOR INTERNET TRANSACTIONS**

**CERTIFICATION FOR
INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.97(e)**

Commissioner of Patents
and Trademarks
Washington, DC 20231

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Technology Center 2100

Dear Sir:

A certification is being made for the Information Disclosure Statement accompanying this certification.

CERTIFICATION

I, the person signing below, certify

(x) that each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the statement. (37 CFR 1.97(e)(1))

() that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application or to the knowledge of the person signing the certification after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of the statement. 37 CFR 1.97(e)(2).

Attorney Docket No. WELL0011

The person making this certification is the attorney who signs below on the basis of the information:

- ☐ supplied by the inventor(s)
- ☐ supplied by an individual designated in §1.56(c)
- ☒ in the attorney's file

the attorney who signs below on the basis on the information in the attorney's files.

Respectfully submitted,



Michael A. Glenn
Reg. No. 30,176

Customer No. 22862